

Form 317 (63b-D)

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

David Arthur Enssle
Debtor(s)

Case No. 12-10721-TPA
Chapter: 13


ORDER

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. §1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a ***Certification of Discharge Eligibility***.

AND NOW, this *20th day of September, 2017*, it is hereby **ORDERED, ADJUDGED and DECREED** that this case is **DEEMED CLOSED, without entry of a discharge order**. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

cm: Debtor
All parties


Thomas P. Agresti, Judge
United States Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David Arthur Enssle
 Debtor

Case No. 12-10721-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lmar
 Form ID: 317

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Sep 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2017.

db +David Arthur Enssle, 13104 Ridge Road, West Springfield, PA 16443-9734
 cr +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
 13446933 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
 13381015 +Citimortgage, Inc., P.O. Box 9445, Gaithersburg, MD 20898-9445
 13397381 +Commonwealth of Pennsylvania, Department of Revenue, 333 Walnut Street,
 Harrisburg, PA 17128-2005
 13397382 Liberty Mortgage Corp., 3813 Liberty St., Erie, PA 16509
 13397383 +Lucille Welmer, 13104 Ridge Road, West Springfield, PA 16443-9734
 14196490 +MidFirst Bank, Attn: Bankruptcy Department, 999 NW Grand Blvd., Ste. 100,
 Oklahoma City, OK 73118-6051
 13381016 +Phelan, Halinan and Schmeig, One Penn Center, Suite 1400, 1617 John F. Kennedy Blvd.,
 Philadelphia, PA 19103-1821
 13397384 +Phelan, Halinan and Schmeig, 1617 JFK blvd., Ste 1400, One Penn Center Plaza,
 Philadelphia, PA 19103-1823
 13397385 +Principal Residential Mtg Co., 711 High Street, Des Moines, IA 50392-0001
 13397386 +Sears CBSD, P.O. Box 6282, Sioux Falls, SD 57117-6282
 13397387 Sherry L. Pierson, 13140 Ridge Road, West Springfield, PA 16443
 13455880 VERIZON WIRELESS, PO BOX 3397, BLOOMINGTON, IL 61702-3397
 13397389 +Verizon Inc., Bankruptcy Administration, P.O. Box 3037, Bloomington, IL 61702-3037
 13575720 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 21 2017 01:37:21
 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
 Houston, TX 77210-4457
 13397379 +E-mail/PDF: gecsedirecoverycorp.com Sep 21 2017 01:27:55 Care Credit, P.O. Box 981439,
 El Paso, TX 79998-1439
 13416120 E-mail/PDF: gecsedirecoverycorp.com Sep 21 2017 01:28:35 GE Capital Retail Bank,
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
 13421005 E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 21 2017 01:31:42 Jefferson Capital Systems LLC,
 PO BOX 7999, SAINT CLOUD MN 56302-9617
 13620531 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 21 2017 01:28:25 Midland Funding LLC,
 by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
 Houston, TX 77210-4457
 13381017 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 21 2017 01:31:26 U. S. Trustee's Office,
 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CITIMORTGAGE INC
 cr* CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 13397380* +Citimortgage, Inc., P.O. Box 9445, Gaithersburg, MD 20898-9445
 13397388* +U. S. Trustee's Office, 1001 Liberty Ave., Liberty Center, Suite 970,
 Pittsburgh, PA 15222-3721

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank agornall@goldbecklaw.com,
 bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
 James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com

District/off: 0315-1

User: lmar
Form ID: 317

Page 2 of 2
Total Noticed: 22

Date Rcvd: Sep 20, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Michael S. Jan Janin on behalf of Debtor David Arthur Enssle mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m
myers@quinnfirm.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5